Amendments to the Specification

Please replace the paragraph beginning on line 12 of page 1 of the Specification (paragraph [0003] of the Specification as published) with the following amended paragraph:

Over the past several years an international network of networks known as the Internet has become increasingly popular. The Internet allows millions of users throughout the world to communicate with each other. To provide users with easier access to information available on the Internet, a World Wide Web has been established. The World Wide Web allows information to be organized, searched and presented on the Internet using hypertext. Thus, using the World Wide Web a user can submit a query for information and be linked electronically to information of interest which has been stored at web locations on the Internet. Using hypertext, a user can also communicate information to other users of the Internet. Hence the Web has made it relatively easy for virtually anyone having access to a personal computer or other device connected to the Internet to communicate with others who are also connected to the Internet.

Please replace the paragraph beginning on line 24 of page 6 of the Specification (paragraph [0020] of the Specification as published) with the following amended paragraph:

The present invention provides a system and method for processing bill payment information. The system includes at least one processor, a memory for storing data, and a communications port for transmitting and receiving information, including bill payment information. The processor may be any type processor, such as a personal computer, high powered workstation, or sophisticated main-frame processor. The memory also may be a type of ~~type~~ memory capable of storing data, including random access memory, floppy or hard magnetic disk, or optical disk. Data stored in the memory and data processed by the processor are exchanged between the processor and the memory. The data can include bill payment information and operating instructions for controlling the operations of the processor. The communications port may be connected to a network configured to transmit electronic or optical data. The network can include a public or private telephone network, the Internet, or any other

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type network. Bill payment information can include directions to pay a bill, information identifying payers, payees, billers, customers, financial institutions, and/or data representing accounts maintained at financial institutions. The bill payment information could also, or alternatively, include information identifying parties to financial transactions that may or may not take place in the future.

Please replace the paragraph beginning at line 18 of page 22 of the Specification (paragraph [0092] of the Specification as published) with the following amended paragraph:

A request for the billing information, as indicated in step 335, is received via communication 220 at the central clearinghouse station 140 from station 110A. The central processor 140A determines whether or not the request is from a registered user in step 337. If the request were from unregistered user D rather than registered user A, the central processor 140A would transmit a query to station 110D, as shown in FIG. 1, to determine if user D desires to register and thereby obtain access to its billing information which is stored on database 140B2. Optionally, an unregistered customer could be provided with limited access to its stored electronic billing information to sample electronic bill presentment based upon providing sufficient information to verify the customer's identity, but without the need to provide an account number and associated financial institute information.

Please replace the paragraph beginning at line 1 of page 26 of the Specification (paragraph [0101] of the Specification as published) with the following amended paragraph:

FIG. 4 is similar to FIG. 2 except that communications 215 and 220 are replaced by communications 400, 405, and 410, which will be described below. The remaining communications shown in FIG. 4, such as communications 205, 210A, 210B, 222, 225, 230, 235, 240, 245, 250, 255, 260, 265, 270, 275, 280, and 285 may be similar to those described above with reference to FIG. 2. Additionally, the various entities and/or components illustrated in FIG. 4, such as the central station 140, the central station processor 140A, the central station memory 140B, the biller user station 110H, and the financial institution user stations 130A, 130C

may be similar to those illustrated in FIG. 1. As shown in FIGS. 4 and 5, a payment instruction, to pay a paper bill received in the mail by registered user C, is transmitted by communication 400 from the user station associated with user C, such as user station 110C illustrated in FIG. 1, to the central station 140, and received by the central station processor 140A, as indicated by step 500. In communication 405, the central station 140, directed by the central processor 140A, notifies the applicable user station 110C, of the availability of electronic billing information which is stored in the database 140B2 of memory 140B in association with the user C identifier, as reflected in step 505. The central station processor 140A generates an inquiry to the user C, inquiring if the user C wishes to receive the billing information. The inquiry is also transmitted from central station 140 to user station 110C in communication 405. The user C responds to the query in communication 410 from the payer 110C to central station 140, as indicated in step 510. If the user C responds in the affirmative, i.e. indicating a desire to access to the billing information stored in the database 140B2, operations continue as previously described beginning with step 345 of FIG. 3. If the user C responds in the negative, operations continue as previously described beginning with step 360 of FIG. 3.

Please replace the paragraph beginning at line 24 of page 26 of the Specification (paragraph [0102] of the Specification as published) with the following amended paragraph:

A registered user may pay any person or entity via the network 100 illustrated in FIG. 1. Thus, a user may direct that payment be made to a registered user, whether or not that user is also an electronic biller. Also, a user may also direct payment to an unregistered user who has no established relationship with network 100. FIG. 6 depicts the communications necessary to perform electronic bill payment of a paper bill received by a registered user via mail delivery from an unregistered user. Certain components illustrated in FIG. 6, such as the central station 140, the central station processor 140A, the central station memory 140B, the payer user station 110B, and the payee user station 110F, may be similar to those components illustrated and described above with reference to FIG. 1. Communications illustrated in FIG. 6 will be described in conjunction with FIG. 7. In communication 600, a payment instruction, to pay the paper bill received by mail by registered user B, is transmitted from user station 110B to central station

140. The instruction is received by the central station processor 140A, as indicated in step 700. The central station processor 140A, in step 705, makes a determination as to whether or not payee F is registered. If payee F is determined to be a registered user, processing continues with step 360 of FIG. 3.

Please replace the paragraph beginning at line 10 of page 28 of the Specification (paragraph [0106] of the Specification as published) with the following amended paragraph:

FIG. 8 shows a somewhat simplified depiction of a relational database 800 suitable for use as database 140B2 illustrated and discussed above with reference to FIG. 1. FIG. 8 will be helpful in understanding the robustness of the central station 140 of FIG. 1.

Please replace the paragraph beginning at line 10 of page 29 of the Specification (paragraph [0110] of the Specification as published) with the following amended paragraph:

In an especially preferred feature of the invention and as shown in FIG. 1, individual user-class databases, in addition to database 140B2, are maintained by central processor 140A and stored in memory 140B. Additionally, as shown in FIG. 1, one or more other databases, such as databases 140B3-B7, may be stored in memory 140B. Database 140B3 is a list of registered users/billers, registered users who have electronically presented a bill. Database 140B4 is a list of registered users/customers, registered users who have had a bill electronically posted to central station 140 by a registered user/biller for payment. Database 140B5 is a database of unregistered users/customers, unregistered users who have had an bill electronically posted to central station 140 by a registered user/biller for payment. As should be understood, a registered user can appear in one of or both of databases 140B3-140B4. Central processor 140A generates the information stored in these databases each time billing information is transmitted to central station 140A by a registered user.

Please replace the paragraph beginning at line 25 of page 29 of the Specification (paragraph [0111] of the Specification as published) with the following amended paragraph:

FIG. 9 shows a simplified exemplary depiction of a registered users/billers database, such as database 140B3 illustrated in FIG. 1. This database can include, in addition to information identifying the included registered users/billers 905, billing information 910 about the bills each user has electronically presented through a central station, such as the central station 140 illustrated in FIG. 1. ~910. FIG. 10 depicts the processing steps necessary to maintain this database. Following step 325 of FIG. 3, in step 1010, a central processor, such as central processor 140A shown in FIG. 1, accesses database 140B3 to determine if the registered user/biller is included in database 140B3. If the registered user/biller electronically presenting the bill has previously electronically presented a bill, the user will already be included in the database. If yes, billing information for the current bill can is stored in database 140B3 and associated with the registered user/biller identifier in steps 1015. Operations then continue with step 328 of FIG. 3. If the registered user/biller is not included in database 140B3, information identifying the user is added to the database in step 1020. Operations then continue with step 1015.

Please replace the paragraph beginning at line 11 of page 30 of the Specification (paragraph [0112] of the Specification as published) with the following amended paragraph:

This database serves to dynamically maintain a list of users who are electronic billers. As a user becomes an electronic biller, whether a new user or an existing user adopting electronic billing, that user is added to this database. Thus, database 140B3 always contains an accurate and current list of users who are electronic billers. The operator of the central clearinghouse station, such as station 140 shown in FIG. 1, at all times knows which of the users are electronic billers. Thus, this database may be used in notifying a registered user that a payee to whom the user is directing payment is an electronic biller, as discussed above. Also, this database may be used in determining if the payee to whom the user is directing payment has electronically presented a bill for this user.

Please replace the paragraph beginning at line 23 of page 30 of the Specification (paragraph [0113] of the Specification as published) with the following amended paragraph:

FIG. 11 shows a simplified exemplary depiction of a database of registered users who have had a bill electronically posted to a central clearinghouse station, such as database 140B4 associated with the central station 140 shown in FIG. 1. This database can include, in addition to information identifying the included registered users/customers 1105, billing information about each of the bills posted to central station 140 ~~for the~~ for the user, 1110. FIG. 12 depicts the processing steps necessary to maintain this database. Following an affirmative decision in step 321, in step 1210, a central processor associated with the central station 140, such as central processor 140A shown in FIG.1, accesses database 140B4 to determine if the registered user/customer to whom the electronic bill is directed is included in database 140B4. If the registered user/customer has previously had an electronic bill posted for payment by a registered user, the user/customer will already be included in the database. If yes, billing information for the current electronic bill is stored in database 140B4 and associated with the registered user/customer identifier in step 1215. Operations then continue with step 325 of FIG. 3. If the registered user/customer is not included in database 140B4, information identifying the user is added to the database in step 1220. Operations then continue with step 1215.

Please replace the paragraph beginning at line 19 of page 31 of the Specification (paragraph [0116] of the Specification as published) with the following amended paragraph:

FIG. 13 shows a simplified exemplary depiction of a database of unregistered users/customers who have had a bill electronically posted to a central station by a registered user/biller, such as database 140B5 associated with the central station 140 shown in FIG. 1. This database can include, in addition to information identifying the included unregistered users/customers 1305, billing information about each of the bills posted to central station 140 for the unregistered users 1310 by a registered user. FIG. 14 depicts the processing steps necessary to maintain this database. Following a negative determination in step 321 of FIG. 3, in step 1410 central processor 140A accesses database 140B5 to determine if the unregistered user/customer

to whom the electronic bill is directed is included in database 140B5. If the unregistered user/customer has previously had an electronic bill posted for payment by a registered user, the user/customer will already be included in the database. If yes, billing information for the current electronic bill is stored in database 140B5 and associated with the unregistered user/customer identifier in step 1415. Operations then continue with step 322 of FIG. 3. If the unregistered user/customer is not included in database 140B5, information identifying the user is added to the database in step 1420. Operations then continue with step 1415.

Please replace the paragraph beginning at line 7 of page 32 of the Specification (paragraph [0117] of the Specification as published) with the following amended paragraph:

A beneficial feature of the invention is that a registered user can store at a central clearinghouse station, such as the central clearinghouse station 140 illustrated in FIG. 1, a list of payees the user may plan to pay electronically. Each user's individual list is stored in the form of yet another database in a memory associated with the central clearinghouse station 140, such as memory 140B shown in FIG. 1, or some other storage device (not shown) connected to a processor associated with the central clearinghouse station 140, such as the central processor 140A shown in FIG. 1. FIG. 15 is a simplified exemplary depiction of a database 140B6 containing a list of payees for user B, and may be similar to database 140B6 illustrated in Fig. 1. This database is known as a payee pick-list. A payee pick-list may include payee identifiers 1501, street addresses 1502, cities 1503, states 1504, zip codes 1505, phone numbers 1506, and the users' consumer account numbers 1507 with the payee, among other information. The payee pick-list can include payees who are both registered users and unregistered users.

Please replace the paragraph beginning at line 20 of page 32 of the Specification (paragraph [0118] of the Specification as published) with the following amended paragraph:

FIGS. 16 and 17 depict the communications and steps necessary to maintain a payee pick-list for registered user B. Certain components illustrated in FIG. 16, such as the user station 110B, the central station processor 140A, and the central station memory 140B, may be similar

to those components illustrated and discussed above with reference to Fig. 1. With reference to FIG. 16, communication 1601, depicts a communication over which user B transmits information identifying a payee for inclusion in a payee pick-list for user B. In FIG. 17, at step 1701, the transmitted information is received at the central station 140. Central processor 140A accesses database 140B2 and determines if a user identifier identifying the payee is stored in _a relational database, such as database ~~databases~~ 140B2 of memory 140B via communication 1610 at step 1707. If the payee is in memory 140B, at step 1710, the payee's user identifier is stored in registered user B's payee pick-list via communication 1620A. If a user identifier is not stored in memory 140B, at step 1715 a user identifier is generated for the payee. Then, at step 1710, the user identifier is stored in _a payee pick-list database, such as database 140B6 illustrated in FIG. 1, via communication 1620B. The payee pick-list may be established at registration, or any time after registration. Also, at any time, a registered user may add to, delete from or update information in its payee pick-list.

Please replace the paragraph beginning at line 20 of page 33 of the Specification (paragraph [0121] of the Specification as published) with the following amended paragraph:

FIG. 19 shows a simplified exemplary depiction of a payee pick-list screen 1900 transmitted to user B and displayed on a computer display ~~1900~~. In a particularly preferred aspect of the invention, the payee pick-list transmitted to a registered user will include other information beyond that identifying the included payees 1915A-D. The payee pick-list can include a ~~hyper-link~~ one or more hyper-links 1920A-D selectable to cause a central processor, such as processor 140A shown as a component of the central clearinghouse station 140 in FIG. 1, to transmit to user B a pay directive screen to be displayed on computer display 1900 which includes all necessary information to make a payment, as shown in exemplary payment screen 2000 of FIG. 20. This screen includes the payee name 2001, billing address information 2010, and a payment amount to be completed by the user 2015.

Please replace the paragraph beginning at line 1 of page 34 of the Specification (paragraph [0122] of the Specification as published) with the following amended paragraph:

Preferably, the payee pick-list transmitted to user B includes an indication that an electronic bill from a payee, or payees, is stored in a database, such as database 140B2 shown in FIG. 1, for user B, as discussed above and depicted here at 1905A and 1905B. Payer B, also as discussed above, may select to view the stored electronic bill or bills. The indication that an electronic bill is stored at the central clearinghouse station 140 can be a hyper-link selectable by user B to cause central processor 140A to transmit the stored billing information to user station 10B.

Please replace the paragraph beginning at line 10 of page 34 of the Specification (paragraph [0123] of the Specification as published) with the following amended paragraph:

The payee pick-list presented to user B also can include an indication that a payee included in user B's payee pick-list offers electronic bill presentment, whether or not billing information from that particular payee for user B is currently stored in memory 140B, 1910A and 1910B. The indication that an included payee offers electronic bill presentment may be a hyper-link selectable by user B to cause central processor 140A to inform the selected payee that user B has selected electronic bill presentment for future bills. Central clearinghouse station 140 may inform the payee of the selection by a network communication or by traditional mail or telephonic communication. Or, selection of the hyper-link may cause central processor 140A to transmit to user B a screen 2100 for display which includes electronic billing options, as shown in simplified exemplary FIG. 21. As shown, the options can include receiving both an electronic bill and a paper copy of the bill ~~2101,~~ 2104, or receiving electronic bills only 2105. Also, a user can select to receive electronic bills and paper bills for a period of time, and thereafter receive only electronic bills, perhaps for one billing cycle or for three months 2108A and 2108B. It should be understood that the period can be any period. The user can also sign-up for a trial subscription of electronic billing 2110. That is, a user will receive a limited number of electronic bills along with paper bills, then billing will revert back to exclusively paper billing. Yet another option is to receive an e-mail notification of any future stored billing information being available

at central clearinghouse station 140, 2115. It should be understood by one skilled in the art that other options are possible, though not depicted in FIG. 21.

Please replace the paragraph beginning at line 7 of page 35 of the Specification (paragraph [0124] of the Specification as published) with the following amended paragraph:

FIGS. 22 and 23 present operations of a central processor, such as processor 140A shown in FIG. 1, in compiling the information to be presented to a user along with the payees included in the user's payee pick-list. After user B has established a communication with a central clearinghouse station, such as central clearinghouse station 140 illustrated in FIG. 1, at step 2201, central processor 140A accesses user B's stored payee pick-list database, which may be similar to database 140B6 shown in FIG. 1, and the registered user/biller database, which may be similar to database 140B3 shown in FIG. 1. At step 2210, central processor 140A determines the common entries between the two databases. For any common entry, central processor 140A stores an indication in the user B payee pick-list database associated with the user identifier for the common entry that the payee is an electronic biller, as depicted at step 2220.

Please replace the paragraph beginning at line 18 of page 35 of the Specification (paragraph [0125] of the Specification as published) with the following amended paragraph:

At step 2301, central processor 140A accesses user B's stored payee pick-list database 140B6 and a database of unregistered customers who have had a bill posted to the central clearinghouse station 140, such as database 140B5 illustrated in FIG. 1. As shown in step 2310, central processor 140A determines if any of the user B payee pick-list payees also have stored billing information for user B at the central clearinghouse station 140. For any payees having stored billing information for user B at the central station, central processor 140A stores an indication in the user B payee pick-list database associated with the user identifier for the payee having stored the bill at the central clearinghouse station 140 at step 2315.

Please replace the paragraph beginning at line 28 of page 35 of the Specification (paragraph [0126] of the Specification as published) with the following amended paragraph:

It should be understood that database 140B2 may be accessed in place of either of or both of a database of registered users/billers who have electronically presented a bill and a database of registered users/customers who have had a bill electronically posted to the central station 140, such as databases 140B3 and 140B4 illustrated in FIG. 1, as depicted in steps 2201 and 2301. However, processing is most efficient when accessing databases 140B3 and/or 140B4, as database 140B2 contains a greater volume of information than either of these databases.

Please replace the paragraph beginning at line 19 of page 36 of the Specification (paragraph [0128] of the Specification as published) with the following amended paragraph:

FIG. 24 depicts an alternative implementation of the present invention. Due to the billing information stored associated with the user identifier for each registered user/biller in a database of registered users/billers who have electronically presented a bill, such as database 140B3 shown in FIG. 1, the steps of FIGS. 22 and 23 can be combined. At step 2401, a central processor, such as central processor 140A shown in FIG. 1, accesses both the payee pick-list database for user B, which may be similar to database 140B6 illustrated in FIG. 1, and the registered user/biller database 140B3. The central processor 140A determines any common user identifiers between the two databases at step 2410. With the billing information being stored in database 140B3, central processor 140A next determines if any of the billing information stored in association with a common entry is for a bill directed to user B, as depicted at step 2420. An indication that a payee is an electronic biller and an indication of any stored billing formation is added to user B's payee pick-list associated with the user identifier of the electronically presenting user at step 2425 for any common entries and any of the common entries with stored billing information directed to user B.

Please replace the paragraph beginning at line 5 of page 37 of the Specification (paragraph [0129] of the Specification as published) with the following amended paragraph:

In yet another implementation, the processing necessary to include further information beyond payee identifiers presented with a user's payee pick-list can occur in a different manner from that described above. FIGS. 25 and 26 depict alternative communications and operations in storing a payee in user B's payee pick-list database. As discussed above, prior to any transmission 1602 of user B's pick-list to user B 110B (such as a transmission 1602 in response to a request 1601 received from user B), a determination is made by a central processor, such as processor 140A shown in FIG. 1, as to the electronic billing status of each included payee. This electronic billing status includes determining if the payee is an electronic biller and if the payee has billing information for the user stored in memory, such as memory 140B shown in FIG. 1. Alternatively, this determination can be made whenever user B adds a payee to its payee pick-list, whenever a new electronic biller is added to a the registered user/biller database, such as database 140B3 illustrated in FIG. 1, and whenever a new payee is added to the registered user/customer database, such as database 140B4 illustrated in FIG. 1. As desired user B 110B may then communicate a selection 1603 of a payee from the payee pick-list for receipt by the central processor 140A.

Please replace the paragraph beginning at line 20 of page 37 of the Specification (paragraph [0130] of the Specification as published) with the following amended paragraph:

Following steps 1701 of FIG. 17, the processing to add a payee to the payee pick-list is somewhat different than described above. As shown in FIG. 26, if central processor 140A determines that the payee is not included in memory 140B at step 2606, processing continues as described above with steps 1715 and 1710 shown in FIG. 17. However, if central processor 140A determines that the payee is included in memory 140B, operations continue with step 2607. Central processor 140A stores the payee's user identifier in user B's payee pick-list. At step 2610, central processor 140A accesses database 140B3 via communication 2505 of FIG. 25 to determine if the payee is a registered user/biller. If not, operations end. If the payee is a registered user/biller, an indication is added to a database containing a list of payees for user B,

such as database 140B6 illustrated in FIG. 1, via communication 2510 that the payee is a registered user/biller at step 2615.

Please replace the paragraph beginning at line 3 of page 38 of the Specification (paragraph [0131] of the Specification as published) with the following amended paragraph:

Operations continue with step 2620. Via communication 2515, central processor 140A accesses database 140B4 to determine if the payee has stored billing information for user B in this database. If not, operations end. If so, an indication is added to database 140B6 via communication 2520 and at step 2625 that billing information is stored for user B. As a result of the processing depicted in steps 2610-2625 2610, 2615, 2620, and 2625, whenever a user adds a payee to its payee pick-list, an accurate and current indication of electronic billing status is included in the payee pick-list for that payee.

Please replace the paragraph beginning at line 12 of page 38 of the Specification (paragraph [0132] of the Specification as published) with the following amended paragraph:

It should be understood that the processing depicted in steps 2610-2625 2610, 2615, 2620, and 2625 is similar to that depicted in steps 2201-2220 2201, 2210, and 220 of FIG. 22 and steps 2301, 2310, and 2325 of FIG. 23. 2301-2320. Thus, the alternative use of database 140B2 discussed above in relation to these steps also applies to the processing depicted in steps 2610, 2615, 2620, and 2625. 2610-2625.

Please replace the paragraph beginning at line 27 of page 38 of the Specification (paragraph [0134] of the Specification as published) with the following amended paragraph:

Central processor 140A serves to maintain yet another database, known as a master payee pick-list. This database is also stored in memory 140B as database 140B7, as shown in FIG. 1. The master payee pick-list is a list of every payee which appears on at least one individual payee pick-list. FIG. 27 is a simplified exemplary depiction of the database. In addition to user

identifiers for each payee appearing in an individual payee pick-list 2701, the database also contains an indication of each user on whose individual payee pick-list the payee appears 2710, and the payee street address 2711, city 2712, state 2713, zip code 2714, and phone number 2715. The master payee pick-list is kept current by the following processing depicted in FIGS. 28 and 29.

Please replace the paragraph beginning at line 8 of page 39 of the Specification (paragraph [0135] of the Specification as published) with the following amended paragraph:

Whenever a registered user adds a payee to its individual payee pick-list, following step ~~1706~~ 1701 of FIG. 17, at step 2801 of FIG. 28 and via communication 2525, central processor 140A determines if the payee is included in the master payee pick-list.

Please replace the paragraph beginning at line 20 of page 39 of the Specification (paragraph [0137] of the Specification as published) with the following amended paragraph:

Whenever central processor 140A adds a new registered user/biller to a database of registered billers, such as database 140B3 illustrated in FIG. 1, central processor 140A also determines if the added registered user/biller is included in a master payee pick-list database, such as database 140B7 illustrated in FIG. 1, as depicted in FIG. 29, step 2901 and via communication 2540. Step 2901 follows step 1015 of FIG. 10. If the new registered user/biller is not included in the master payee pick-list database 140B7, operations continue with step 328 of FIG. 3. If the new registered user/biller appears in the master payee pick-list, operations continue with step 2910. The central processor 140A adds an indication to each individual payee pick-list database in which the new registered user/biller appears as a payee that the new registered user/biller is an electronic bill presenter via communication 2545. Due to the processing depicted in steps 2901 and 2910, each individual payee pick-list is kept current as to which of the included payees are electronic bill presenters.

Please replace the paragraph beginning at line 5 of page 40 of the Specification (paragraph [0138] of the Specification as published) with the following amended paragraph:

Whenever central processor 140A adds a new registered user/customer to database 140B4, central processor 140A also determines if the new registered user/customer maintains a payee pick-list at central clearinghouse station 140. As depicted in FIG. 30 following step 1215 of FIG. 12, at step 3001 and via communication 2550, central processor 140A determines if the new registered user/customer maintains a payee pick-list. If the new registered user/customer does not have a payee pick-list, operations continue with step 325 of FIG. 3. On the other hand, if the new registered user/customer does have a payee pick-list, central processor 140A determines if the biller presenting the electronic bill is included in the individual payee pick-list at step 3005 and via communication 2555. ~~2650~~. If not, operations continue with step 325 of FIG. 3. If the biller is included in the individual payee pick-list, an indication is added to the individual payee pick-list that there is stored electronic billing information available, as depicted in step 3010 and communication 2560. ~~2655~~. Operations continue with step 325 of FIG. 3. Because central processor 140A determines, for each new entry into the registered user/customer database, if a customer maintains a payee pick-list and if that pick-list contains information identifying the payee electronically presenting the bill, central processor 140A is able to keep the electronic billing status information in each individual payee pick-list current.

Please replace the paragraph beginning at line 17 of page 41 of the Specification (paragraph [0141] of the Specification as published) with the following amended paragraph:

FIG. 32 depicts the steps necessary to inform a newly registered user of the existence of stored billing information. At step 3201, a central processor, such as central processor 140A shown in FIG. 1, receives registration information. This information, along with a user identifier, is stored in a relational database, such as database 140B2 illustrated in FIG. 1, as depicted in step 3202. Central station 140A accesses the unregistered user/customer database, which may be similar to database 140B5 shown in FIG. 1, as depicted in step 3205, and determines if the newly registered user is included in the database. If the new registered user is included in the database,

the newly registered user is optionally notified of the stored billing information at step 3210. After optional notification, and at step 3215, the stored billing information is removed from the unregistered user/customer database 140B5 and stored in the registered user/customer database, which may be similar to database 140B4 shown in FIG. 1, keeping both the unregistered and registered user/customer databases current.